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ORMISTON & MCKINNEY  
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802 W. BANNOCK  
P.O. BOX 298  
BOISE, ID 83701-0298

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AUG 17 2005

**OFFICE OF PETITIONS**

In re Application of	:	
Daniel W. Crandall, et al.	:	
Application No.: 10/849,691	:	DECISION ACCORDING STATUS
Filed: May 19, 2004	:	UNDER 37 CFR 1.47(a)
Attorney Docket No. GENF101.02	:	

This is a decision on the petition under 37 CFR 1.47(a), filed November 19, 2004, to allow the other inventor(s) to proceed with the application on behalf of himself or herself and the nonsigning inventors.

The petition is **GRANTED**.

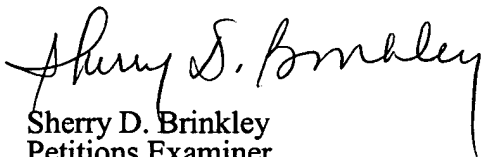
The above-identified application and papers have been reviewed and found in compliance with 37 CFR 1.47(a). This application is hereby accorded Rule 1.47(a) status.

Petitioner has shown that the non-signing inventors, Charles Winston, Jeff Brown and Brian Emmen, have refused to join in the filing of the above-identified application.

As provided in Rule 1.47(a), this Office will forward notice of this application's filing to the non-signing inventor at the address given in the petition. Notice of the filing of this application will also be published in the Official Gazette.

The application file is being returned to Initial Patent Examination Division for further processing using the declaration filed November 19, 2004.

Telephone inquiries related to this decision should be directed to the undersigned at (571) 272-3204. Telephone inquiries related to Initial Patent Examination Division processing should be directed to their hotline at (703) 308-1202.

  
Sherry D. Brinkley  
Petitions Examiner  
Office of Petitions  
Office of the Deputy Commissioner  
for Patent Examination Policy



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CHARLES WINSTON  
3135 OCEAN TERRACE  
MARINA, CA 93933

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**OFFICE OF PETITIONS**

**LETTER**

In re Application of :  
Daniel W. Crandall, et al. :  
Application No. 10/849,691 :  
Filed: May 19, 2004 :  
For: INSURANCE PACKAGING AND RATING :  
METHODOLOGY :

Dear Mr. Winston:

You are named as a joint inventor in the above-identified United States patent application filed under the provisions of 35 U.S.C. 116 (United States Code) and 37 CFR 1.47(a), Rules of Practice in Patent Cases. Should a patent be granted on the application you will be designated therein as a joint inventor.

As a named inventor you are entitled to inspect any paper in the file wrapper of the application, order copies of all or any part thereof (at a prepaid cost per 37 CFR 1.19) or make your position of record in the application. Alternatively, you may arrange to do any of the preceding through a registered patent attorney or agent presenting written authorization from you. If you care to join the application, counsel of record (see below) would presumably assist you. Joining in the application would entail the filing of an appropriate oath or declaration by you pursuant to 37 CFR 1.63.

Telephone inquiries regarding this communication should be directed to the undersigned at (571) 272-3204. Requests for information regarding your application should be directed to the File Information Unit at (703) 308-2733. Information regarding how to pay for and order a copy of the application, or a specific paper in the application should be directed to the Certification Division at (703) 308-9726 or 1-800-972-6382 (outside the Washington D.C. area).

Sherry D. Brinkley  
Petitions Examiner  
Office of Petitions  
Office of the Deputy Commissioner  
For Patent Examination Policy

cc: ORMISTON & MCKINNEY  
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BRIAN EMMEN  
5597 CLIFFS EDGE AVE.  
BOISE, ID 83716

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**LETTER**

In re Application of :  
Daniel W. Crandall, et al. :  
Application No. 10/849,691 :  
Filed: May 19, 2004 :  
For: INSURANCE PACKAGING AND RATING :  
METHODOLOGY :

Dear Mr. Emmen:

You are named as a joint inventor in the above-identified United States patent application filed under the provisions of 35 U.S.C. 116 (United States Code) and 37 CFR 1.47(a), Rules of Practice in Patent Cases. Should a patent be granted on the application you will be designated therein as a joint inventor.

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JEFF BROWN  
10281 WEST LANDMARK CT.  
BOISE, ID 83704

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LETTER**

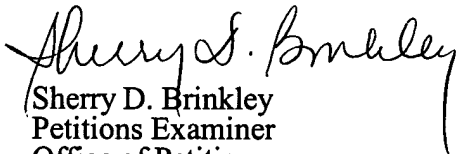
In re Application of :  
Daniel W. Crandall, et al. :  
Application No. 10/849,691 :  
Filed: May 19, 2004 :  
For: INSURANCE PACKAGING AND RATING :  
METHODOLOGY :

Dear Mr. Brown:

You are named as a joint inventor in the above-identified United States patent application filed under the provisions of 35 U.S.C. 116 (United States Code) and 37 CFR 1.47(a), Rules of Practice in Patent Cases. Should a patent be granted on the application you will be designated therein as a joint inventor.

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